

**MONUMENT BANK**

	CPP Disbursement Date 01/30/2009	Cert 57942	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$247	\$313	26.9%		
Loans	\$179	\$218	21.4%		
Construction & development	\$26	\$37	42.2%		
Closed-end 1-4 family residential	\$30	\$36	22.5%		
Home equity	\$30	\$31	5.5%		
Credit card	\$0	\$0			
Other consumer	\$1	\$2	68.3%		
Commercial & Industrial	\$19	\$23	18.6%		
Commercial real estate	\$68	\$79	17.5%		
Unused commitments	\$36	\$53	47.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$19	\$38	106.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$15	\$21	39.9%		
Cash & balances due	\$26	\$29	11.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$20			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$20			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$221	\$286	29.3%		
Deposits	\$176	\$249	41.7%		
Total other borrowings	\$44	\$35	-19.8%		
FHLB advances	\$20	\$20	0.0%		
Equity					
Equity capital at quarter end	\$26	\$27	6.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.1%	9.0%	--		
Tier 1 risk based capital ratio	14.0%	12.1%	--		
Total risk based capital ratio	15.1%	13.2%	--		
Return on equity <sup>1</sup>	5.2%	6.3%	--		
Return on assets <sup>1</sup>	0.5%	0.6%	--		
Net interest margin <sup>1</sup>	4.1%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	169.9%	129.4%	--		
Loss provision to net charge-offs (qtr)	253.1%	144.3%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.6%	0.6%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.5%	3.8%	0.5%	0.0%	--
Closed-end 1-4 family residential	3.1%	0.3%	0.5%	0.9%	--
Home equity	0.8%	0.3%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	-0.2%	0.0%	--
Commercial real estate	0.0%	0.4%	0.0%	0.0%	--
Total loans	0.7%	0.9%	0.1%	0.1%	--